

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. - 44. (Canceled)

45. (Previously Presented) A method for facilitating the transfer of vehicle leases between parties, the method comprising the steps of:

providing a website which displays at least one control giving a visitor an option of (A) creating a record including details of the visitor and of a leased vehicle whose lease the first visitor intends to assign, and (B) viewing a list of records, each record including a description of a leased vehicle and an owner thereof;

in response to a first, listing user visiting the website and selecting option

(A):

directing the listing user to a first webpage at the website;

receiving from the listing user at said first webpage information pertaining to a leased vehicle and information to enable another visitor to the website to contact the listing user, wherein the information input by the listing user includes an incentive amount offered by the listing user to encourage another visitor to assume the lease; and

storing the record created by the listing user in a database;

in response to a second, searching user visiting the website and selecting option (B):

directing the searching user to a second webpage at the website;

providing the searching user access to a database of vehicle lease records at the second webpage concerning vehicle leases available for transfer;

searching, via a search engine, the vehicle lease database according to criteria entered by the searching user, whereby the search engine

identifies available vehicle lease records which meet the entered criteria;  
and

upon execution of a given search, via the search engine, providing to the searching user information from matching vehicle lease records which meet the entered criteria of the given search, the information including at least one of incentive amount, allowed lease mileage, lease payment amount, lease mileage amount, lease holder, lease end buyout amount, months remaining on lease, and available miles per month remaining on the lease; and

receiving financial information from the searching user for use in connection with initiating a lease transfer of a selected vehicle, said selected vehicle associated with a selected vehicle lease record, such that the searching user can thereafter assume the selected vehicle's lease associated with the selected vehicle lease record.

46. (Previously Presented) The method of claim 45, comprising the further steps of:

providing a lease action engine for modifying the vehicle lease database;  
providing controlled access to the lease action engine; and

upon addition of a vehicle lease record to the vehicle lease database by the listing user via the lease action engine, associating the entered vehicle lease record of the vehicle lease database with the listing user.

47. (Previously Presented) The method of claim 46, comprising the further steps of:

prior to enabling the listing user to add a vehicle lease record to the vehicle lease database via the lease action engine, requiring the listing user to become a registered user by at least entering listing user identifying information.

48. (Previously Presented) The method of claim 47, comprising the further step of:

via the lease action engine, enabling the listing user to delete or modify an existing vehicle lease record of the vehicle lease database only if the existing vehicle lease record is associated with the listing user.

49. (Previously Presented) The method of claim 48, comprising the further steps of:

obtaining identifying information from any searching user interested in contacting the listing user about a given vehicle lease record; and  
providing the listing user access to a mailbox of searching user identifying information concerning searching user interest in at least one vehicle lease record associated with the listing user.

50. (Previously Presented) The method of claim 48 wherein entered vehicle lease records are associated with listing users via entered password information.

51. (Previously Presented) The method of claim 46, comprising the further steps of:

requiring the listing user to pay a first monetary fee for adding a vehicle lease record to the vehicle lease database;  
maintaining the vehicle lease record in the vehicle lease database and accessible by the search engine for a set time period; and  
requiring the listing user to pay a second monetary fee in order to extend the set time period.

52. (Previously Presented) The method of claim 51 wherein monetary payments are made via electronic credit card transactions.

53. (Previously Presented) The method of claim 45, comprising the further step of:  
permitting the searching user access to the search engine without requiring that the searching user pay any monetary fee.

54. (Previously Presented) The method of claim 53, comprising the further step of:  
initially limiting information available to the searching user concerning the matching vehicle lease record; and  
requiring the searching user to pay a monetary fee in order to obtain listing user contact information for the matching lease record.

55. (Currently Amended) The method of claim 54, comprising the further steps of:  
prior to the searching user paying the monetary fee, enabling the searching user to enter questions seeking additional information regarding the vehicle of the matching vehicle's ~~vehicles~~ lease record;  
electronically forwarding entered searching user questions to the listing user without identifying the searching user to the listing user; and  
electronically forwarding listing user responses to the searching user without identifying the listing user to the searching user.

56. (Currently Amended) The method of claim 45, comprising the further steps of:  
prior to the searching user being provided with identifying information for the listing user that would enable the searching user to contact the listing user directly, enabling the searching user to enter questions seeking additional information regarding the vehicle of the matching vehicle's ~~vehicles~~ lease record;

electronically forwarding entered searching user questions to the listing user; and

electronically forwarding listing user responses to the searching user.

57. (Previously Presented) The method of claim 56, wherein electronically forwarding entered searching user questions to the listing user is performed without providing sufficient searching user identifying information that would enable the listing user to contact the searching user directly, and wherein electronically forwarding listing user responses to the searching user is performed without providing sufficient listing user identifying information that would enable the searching user to contact the listing user directly.

58. (Previously Presented) The method of claim 45, wherein receiving the financial information comprises receiving credit application information from the searching user.

59. (Previously Presented) The method of claim 58, wherein receiving credit application information is performed via searching user input to a credit application webpage.

60. (Previously Presented) The method of claim 58, comprising the further step of:

generating an electronic credit application from the credit application information and forwarding the electronic credit application to at least one credit provider.

61. (Previously Presented) The method of claim 60, wherein the credit provider is a lessor associated with the given vehicle lease record.

62. (Previously Presented) The method of claim 60, comprising the further step of:

upon receipt of approval/denial status of the submitted electronic credit application, electronically notifying both the searching user and the listing user of the approval/denial status.

63. (Previously Presented) The method of claim 58, wherein receiving the credit application information includes receiving the credit application information in electronic format and forwarding the credit application to at least one credit provider to obtain preapproval for the searching user prior to the searching user selecting the selected vehicle for a lease transfer.

64. (Previously Presented) The method of claim 45, comprising the further step of:

enabling at least one of the searching and listing users to electronically initiate a lease transfer of a vehicle lease associated with a given vehicle lease record.

65. (Previously Presented) The method of claim 64, comprising the further steps of:

producing vehicle lease transfer documents and forwarding the documents to the listing user and the searching user for signature; and  
forwarding the signed lease transfer documents to a leasing company.

66. (Previously Presented) The method of claim 64, comprising the further step of:

requiring the listing user to pay a monetary fee to initiate the lease transfer.

67. (Previously Presented) The method of claim 64, comprising the further steps of:

marking the given vehicle lease record as in a transfer pending state; and  
displaying the transfer pending state of the given vehicle lease record to  
subsequent searching users.

68. (Previously Presented) The method of claim 45, comprising the further steps of:

enabling the listing user to electronically request insurance for coverage of  
vehicle liability retained by the listing user even after transfer of the vehicle lease.

69. (Previously Presented) The method of claim 68, comprising the further steps of:

preparing an insurance application in response to the listing user request;  
and  
submitting the insurance application to an insurance provider for approval.

70. (Previously Presented) The method of claim 45, comprising the further step of:

in the event that no current vehicle lease record in the vehicle lease  
database meets the entered criteria of the searching user's executed search at the  
time of execution:

obtaining searching user identifying information including at least  
an e-mail address;

storing such information in association with the entered criteria of  
the searching user's executed search;

subsequently conducting an automated search of the vehicle lease  
database for vehicle lease records meeting the entered criteria of the  
searching user's executed search; and

if the automated search identifies at least one vehicle lease record meeting the entered criteria of the searching user's executed search, notifying the searching user via e-mail that a matching vehicle lease record exists in the vehicle lease database.

71. (Previously Presented) The method of claim 45 wherein a multiplicity of the vehicle lease records each includes information identifying at least vehicle make, vehicle model, vehicle year, vehicle mileage, allowed lease mileage, lease payment amount, lease mileage amount, lease holder, and lease end buyout amount.

72. (Previously Presented) The method of claim 45 wherein the information provided to the searching user includes the vehicle make, vehicle model, vehicle year, vehicle mileage, allowed lease mileage, lease payment amount, lease mileage amount, lease holder, lease end buyout amount, months remaining on lease, and available miles per month remaining on the lease.

73. (Previously Presented) An apparatus, comprising:  
at least one processor; and  
program code configured to execute on the at least one processor, the program code configured to facilitate the transfer of vehicle leases between parties by:

providing a website which displays at least one control giving a visitor an option of (A) creating a record including details of the visitor and of a leased vehicle whose lease the first visitor intends to assign, and (B) viewing a list of records, each record including a description of a leased vehicle and an owner thereof;

in response to a first, listing user visiting the website and selecting option (A):

directing the listing user to a first webpage at the website;



receiving from the listing user at said first webpage information pertaining to a leased vehicle and information to enable another visitor to the website to contact the listing user, wherein the information input by the listing user includes an incentive amount offered by the listing user to encourage another visitor to assume the lease; and

storing the record created by the listing user in a database; in response to a second, searching user visiting the website and selecting option (B):

directing the searching user to a second webpage at the website;

providing the searching user access to a database of vehicle lease records at the second webpage concerning vehicle leases available for transfer;

searching, via a search engine, the vehicle lease database according to criteria entered by the searching user, whereby the search engine identifies available vehicle lease records which meet the entered criteria; and

upon execution of a given search, via the search engine, providing to the searching user information from matching vehicle lease records which meet the entered criteria of the given search, the information including at least one of incentive amount, allowed lease mileage, lease payment amount, lease mileage amount, lease holder, lease end buyout amount, months remaining on lease, and available miles per month remaining on the lease; and

receiving financial information from the searching user for use in connection with initiating a lease transfer of a selected vehicle, said selected vehicle associated with a selected vehicle lease record, such that

the searching user can thereafter assume the selected vehicle's lease associated with the selected vehicle lease record.

74. (Previously Presented) The apparatus of claim 73, wherein the program code is further configured to:

- obtain identifying information from any searching user interested in contacting the listing user about a given vehicle lease record; and
- provide the listing user access to a mailbox of searching user identifying information concerning searching user interest in at least one vehicle lease record associated with the listing user.

75. (Previously Presented) The apparatus of claim 73, wherein the program code is further configured to:

- require the listing user to pay a first monetary fee for adding a vehicle lease record to the vehicle lease database;
- maintain the vehicle lease record in the vehicle lease database and accessible by the search engine for a set time period; and
- require the listing user to pay a second monetary fee in order to extend the set time period.

76. (Previously Presented) The apparatus of claim 73, wherein the program code is further configured to:

- permit the searching user access to the search engine without requiring that the searching user pay any monetary fee;
- initially limit information available to the searching user concerning the matching vehicle lease record; and
- require the searching user to pay a monetary fee in order to obtain listing user contact information for the matching lease record.

77. (Currently Amended) The apparatus of claim 76, wherein the program code is further configured to:

prior to the searching user paying the monetary fee, enable the searching user to enter questions seeking additional information regarding the vehicle of the matching vehicle's ~~vehicles~~ lease record;

electronically forward entered searching user questions to the listing user without identifying the searching user to the listing user; and

electronically forward listing user responses to the searching user without identifying the listing user to the searching user.

78. (Currently Amended) The apparatus of claim 73, wherein the program code is further configured to:

prior to the searching user being provided with identifying information for the listing user that would enable the searching user to contact the listing user directly, enable the searching user to enter questions seeking additional information regarding the vehicle of the matching vehicle's ~~vehicles~~ lease record;

electronically forward entered searching user questions to the listing user; and

electronically forward listing user responses to the searching user.

79. (Previously Presented) The apparatus of claim 78, wherein the program code is configured to electronically forward entered searching user questions to the listing user without providing sufficient searching user identifying information that would enable the listing user to contact the searching user directly, and to electronically forward listing user responses to the searching user without providing sufficient listing user identifying information that would enable the searching user to contact the listing user directly.

80. (Previously Presented) The apparatus of claim 73, wherein the program code is configured to receive the financial information by receiving credit application information from the searching user.

81. (Previously Presented) The apparatus of claim 80, wherein the program code is configured to receive credit application information via searching user input to a credit application webpage, and wherein the program code is further configured to generate an electronic credit application from the credit application information and forward the electronic credit application to at least one credit provider.

82. (Previously Presented) The apparatus of claim 80, wherein the program code is configured to receive the credit application information in electronic format and forward the credit application to at least one credit provider to obtain preapproval for the searching user prior to the searching user selecting the selected vehicle for a lease transfer.

83. (Previously Presented) The apparatus of claim 73, wherein the program code is further configured to:

enable at least one of the searching and listing users to electronically initiate a lease transfer of a vehicle lease associated with a given vehicle lease record.

84. (Previously Presented) The apparatus of claim 83, wherein the program code is further configured to:

produce vehicle lease transfer documents and forward the documents to the listing user and the searching user for signature; and  
forward the signed lease transfer documents to a leasing company.

85. (Previously Presented) The apparatus of claim 73, wherein the program code is further configured to:

enable the listing user to electronically request insurance for coverage of vehicle liability retained by the listing user even after transfer of the vehicle lease.

86. (Previously Presented) The apparatus of claim 73, wherein the program code is further configured to, in the event that no current vehicle lease record in the vehicle lease database meets the entered criteria of the searching user's executed search at the time of execution:

obtain searching user identifying information including at least an e-mail address;

store such information in association with the entered criteria of the searching user's executed search;

subsequently conduct an automated search of the vehicle lease database for vehicle lease records meeting the entered criteria of the searching user's executed search; and

if the automated search identifies at least one vehicle lease record meeting the entered criteria of the searching user's executed search, notify the searching user via e-mail that a matching vehicle lease record exists in the vehicle lease database.

87. (Previously Presented) A program product, comprising:

a computer readable storage medium; and

program code stored on the computer readable storage medium and configured to facilitate the transfer of vehicle leases between parties by:

providing a website which displays at least one control giving a visitor an option of (A) creating a record including details of the visitor and of a leased vehicle whose lease the first visitor intends to assign, and

(B) viewing a list of records, each record including a description of a leased vehicle and an owner thereof;

in response to a first, listing user visiting the website and selecting option (A):

directing the listing user to a first webpage at the website;  
receiving from the listing user at said first webpage  
information pertaining to a leased vehicle and information to  
enable another visitor to the website to contact the listing user,  
wherein the information input by the listing user includes an  
incentive amount offered by the listing user to encourage another  
visitor to assume the lease; and

storing the record created by the listing user in a database;  
in response to a second, searching user visiting the website and  
selecting option (B):

directing the searching user to a second webpage at the  
website;

providing the searching user access to a database of vehicle  
lease records at the second webpage concerning vehicle leases  
available for transfer;

searching, via a search engine, the vehicle lease database  
according to criteria entered by the searching user, whereby the  
search engine identifies available vehicle lease records which meet  
the entered criteria; and

upon execution of a given search, via the search engine,  
providing to the searching user information from matching vehicle  
lease records which meet the entered criteria of the given search,  
the information including at least one of incentive amount, allowed  
lease mileage, lease payment amount, lease mileage amount, lease

holder, lease end buyout amount, months remaining on lease, and available miles per month remaining on the lease; and receiving financial information from the searching user for use in connection with initiating a lease transfer of a selected vehicle, said selected vehicle associated with a selected vehicle lease record, such that the searching user can thereafter assume the selected vehicle's lease associated with the selected vehicle lease record.